

The last two months have changed all our lives. For some a simple routine change, for others unwanted solitude. The one common thread is we must move forward together, for ourselves, our families, our friends, our community.

In regard to your portfolio, we are generally recommending to stay the course, and follow the plan as long as your investment objectives and personal situation have not changed. We invest in well diversified portfolios to help ride through times like these. If you need funds, please let us know, we have designed your portfolio so that there are investments you can access when needed, regardless of market movement. Historically, we find those who continued to follow the plan and stayed the course, had the best overall return on their investments.

We continue to be here working for you, reviewing your portfolio, keeping on top of day to day activities to ensure things are seamless for you, so you can work on the things you need to work on; keeping in touch with family, balancing your physical and mental health. Let us take care of things here, so you can take care of you and your loved ones. We will likely be conducting any meetings via phone for the next 3 months and will revisit when we return to in person meetings on an ongoing basis.

I have enclosed an article '5 ideas to help manage stress during COVID-19', hope you find it helpful.

As always, we are here for you, if you have any questions, please do not hesitate to reach out to us.

Sincerely,



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